## HEALTH

## **Short-Term Disability Quick Reference Guide**

Short-Term Disability (STD) provides money when a member cannot work due to illness or disability not caused by work. For work-related illness or injury, a member files for *Workers' Compensation*.

#### When to file for STD

File a claim as soon as the disability begins and on the first day the member is not working. Visit uhh.org or call the UHH number on the back of the member's medical card for a disability form.

#### What to do if the member can't go back to work when his/her approved disability period ends

If the member is not released by the attending doctor to return to work and hasn't reached the maximum period of disability, the doctor must submit progress notes and/or medical records.

The doctor sends the information to the UNITE HERE HEALTH (UHH) Claims Disability Department explaining why the member is unable to return to work and gives an estimated date for returning to work. The progress notes must state why the medical issue is preventing the member from working his/her normal job.

An extension of the benefit will be reviewed based on the information provided, and additional information may be requested.

For example: Stuart had knee replacement surgery on his left knee. He cannot put any weight on his left leg, nor should he walk on this leg for at least 1 month. During this time, he must not stand on this leg, walk, or carry anything over 1 pound. Therefore, Stuart cannot work during this time. Stuart will be re-evaluated at the end of the month.

### Where to get help when having problems getting STD or if a payment is delayed

Call the UHH number on the back of the member's medical card.

Members who have Kaiser medical should call UHH at the following numbers:

• D.C. area: (855) 321-4373

L.A. area: (855) 484-8480

We'll void any delayed payments and rush a new payment to the member.

#### Fax instructions

- 1. Send all faxes to (630) 786-1674.
- 2. Title the first page:

Attention: Disability Claims
Subject: Member's Name, MID #

3. Tell member to make sure to get a copy of the fax report that shows the fax was successful. Have them ask their managers for help with faxing if necessary.



# Short-Term Disability Frequently Asked Questions

#### Q. Who gets Short-Term Disability (STD) through UNITE HERE HEALTH (UHH)?

A. A member must be covered by a collective bargaining agreement (CBA) that provides STD through UHH and be eligible for benefits when the disability begins. Benefits are for members only, not dependents.

#### Q How much is the STD benefit, and for how long does it pay?

A. The STD weekly benefit amount and maximum number of weeks is based on the CBA. The actual number of weeks (disability period) is determined by the industry standard for the specific illness or injury.

#### Q. When does the STD benefit begin?

A. If the member is disabled because of an accident or injury, benefits start on the 1st day. If the disability is because of a sickness (or pregnancy), benefits start on the 8th day of disability.

#### Q. How long must the member wait to receive their STD benefit payment?

A. For approved disability claims, the first payment is mailed within 14 days after the UHH Claims Disability department receives the STD form. Any missing information will delay the process. After the first check, disability benefit payments are processed on Mondays. It can take up to 10 business days for benefit payments to arrive.



#### Will taxes be taken out of the STD benefit check?

Yes.

#### Q. How does STD work for pregnancy?

Disability due to pregnancy is treated the same as an illness-related disability. Benefits start on the 8th day following delivery. If the doctor decides the member needs to be out of work before the delivery date, the doctor must state the reason on the STD form.

#### Q. Does STD cover people with a chronic illness that happens randomly (intermittent illness)?

A. Disability due to intermittent illness may be considered as multiple disability periods. A 7-day waiting period applies to new disability periods caused by an illness.